

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

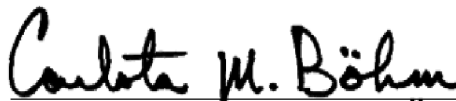
In Re:	:	Bankruptcy No.: 20-20471-CMB
Stephen K. Ford and Stacy M. Ford,	:	
Debtors	:	
Stephen K. Ford and Stacy M. Ford,	:	Chapter 13
Movants	:	
	:	
v.	:	Related to: Document No. 117
Ronda J. Winnecour, Trustee,	:	
Respondent	:	

ORDER OF COURT

And now, this 21st day of April, 2025, upon Debtors' Motion For Approval of Vehicle Loan, it is hereby ORDERED and ADJUDGED, that Debtors shall be permitted to enter into an automobile loan for the purchase of a vehicle.

Debtors agree to file a Notice of Financing with the Court. Debtors are to make direct payments to the car lender in light of the fact that their Chapter 13 plan has been successfully completed.

Debtor agree that the said automobile loan shall not be modified during their bankruptcy case, and specifically, not be subject to a Section 506 cram-down action.


Carlota M. Böhm **glb**
United States Bankruptcy Judge

CONSENTED TO:

/s/Katherine M. DeSimone
Katherine M. DeSimone, Esquire; PA#42575
Office of the Chapter 13 Trustee
3250 U.S. Steel Tower
Pittsburgh, PA 15219
kdesimone@chapter13trusteewdpa.com

SIGNED
4/21/25 7:58 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

/s/Shawn N. Wright

Shawn N. Wright, Esquire
Counsel for Debtors; PA#64103
7240 McKnight Road
Pittsburgh, PA 15237
(412) 920-6565
shawn@shawnwrightlaw.com

Case Administrator to Mail to:

Debtors
Counsel for Debtors
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Stephen K. Ford
Stacy M. Ford
Debtors

Case No. 20-20471-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 21, 2025

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen K. Ford, Stacy M. Ford, 309 Ambridge Ave, Fair Oaks, PA 15003-1206

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mark G. Moynihan	on behalf of Joint Debtor Stacy M. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Plaintiff Stephen K. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

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Total Noticed: 1

Mark G. Moynihan

on behalf of Debtor Stephen K. Ford markgmoynihan@yahoo.com
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Stacy M. Ford markgmoynihan@yahoo.com
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Stephen K. Ford shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Stacy M. Ford shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Steven P Kelly

on behalf of Creditor loanDepot.com LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14